

<b>Information to identify the case:</b>					
Debtor 1	<u>William Bonchak Jr.</u>			Social Security number or ITIN	<b>xxx-xx-2517</b>
	First Name	Middle Name	Last Name	EIN	__-____-
Debtor 2	<u></u>			Social Security number or ITIN	____-
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>					
Case number: <b>18-20338-GLT</b>					

## Order of Discharge

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

William Bonchak Jr.

8/13/21

**By the court:** Gregory L. Taddonio  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
William Bonchak, Jr.  
Debtor

Case No. 18-20338-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Aug 13, 2021

User: dpas  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 57

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 15, 2021:**

Recip ID	Recipient Name and Address
db	+ William Bonchak, Jr., 13 Warble Drive, Mc Kees Rocks, PA 15136-1857
cr	+ County of Allegheny, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219 UNITED STATES 15219-6101
14766788	+ Allegheny County, c/o Jordan Tax Service, 102 Rahway Dr, Canonsburg, PA 15317-3349
14809530	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14766796	++ CREDIT PROTECTION ASSOCIATION LP, PARKWAY CENTER V, 2500 DALLAS PARKWAY SUTIE 500, PLANO TX 75093-4805 address filed with court:, Credit Protection Assoc, RE: Peoples Natural Gas, 13355 Noel Rd. Ste 2100, Dallas, TX 75240
14794452	+ County of Allegheny, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building Pittsburgh, PA 15219-6101
14766797	+ Creditech, Re: Stowe Township Sewage, PO Box 99, Bangor, PA 18013-0099
14766798	+ Creditech/Cbalv, Attn:Collections, Po Box 99, Bangor, PA 18013-0099
14766800	Discover Financial, c/o Weltman, Weinberg & Reis Co. LPA, 436 7th Avenue, Ste 2500, Pittsburgh, PA 15219-1842
14766801	+ Duquesne Light, Payment Processing Center, P.O. Box 10, Pittsburgh, PA 15267-0001
14778529	+ Fifth Third Bank, PO Box 9013, Addison, Texas 75001-9013
14766804	Heritage Valley Health System, 720 Blackburn Rd, Sewickley, PA 15143-1498
14766805	+ Jn Portfolio Debt Equities, LLC, Attn: Bankruptcy, 5757 Phantom Dr. Ste 225, Hazelwood, MO 63042-2429
14852871	+ Keystone Collections Group, 546 Wendel Road, Irwin, PA 15642-7539
14766807	+ Mag. Distc No. 5-03-06, MDJ Name: Hon. Mary A. Cercone, 104 Linden Avenue, Mc Kees Rocks, PA 15136-3505
14779787	+ McKeesRocks Boro, c/o Jordan Tax Service, 102 Rahway Road, Canonsburg, PA 15317-3349
14766808	Mercantile Adjustment Bureau, LLC, Re: Kohls Department Stores Inc., 165 Lawrence Bell, Suite 100, Buffalo, NY 14221-7900
14766810	+ Peoples Natural Gas, PO Box 644760, Pittsburgh, PA 15264-4760
14792637	+ Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
14766811	Pnc Bank, Attn: Bankruptcy, PO Box 1366, Pittsburgh, PA 15230-1366
14779786	+ Sto-Rox School District, c/o Jordan Tax Service, 102 Rahway Road, Canonsburg, PA 15317-3349
14766815	Stowe Township, c/o Berkheimer, P.O. Bo25153, Lehigh Valley, PA 18002-5153
14766817	+ Transworld Systems, Re: Community Medicine, PO Box 17221, Pittsburgh, PA 15235-0221
14766818	+ Tucker Arensberg, P.C., c/o Brett A. Solomon, Esquire, 1500 One PPG Place, Pittsburgh, PA 15222-5413
14806336	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
14779773	+ Untied Collection Bureau, Inc., Re: Chase Bank USA, N.A., PO Box 1418, Maumee, OH 43537-8418
14766819	+ Valley Waste Service Inc., PO Box 837, Mars, PA 16046-0837
14766821	Waypoint Resource Group, Comcast, PO Box 8588, Round Rock, TX 78683-8588
14766822	West View Water Authority, PO Box 747107, Pittsburgh, PA 15274-7105

TOTAL: 29

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Aug 14 2021 03:18:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 13 2021 23:13:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Aug 14 2021 03:18:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN:

District/off: 0315-2

User: dpas

Page 2 of 4

Date Rcvd: Aug 13, 2021

Form ID: 3180W

Total Noticed: 57

			BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 13 2021 23:13:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
14796792	EDI: BECKLEE.COM	Aug 14 2021 03:08:00	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14766789	+ EDI: AMEREXPR.COM	Aug 14 2021 03:08:00	Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
14766790	+ EDI: BANKAMER.COM	Aug 14 2021 03:08:00	Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
14780288	EDI: BL-BECKET.COM	Aug 14 2021 03:18:00	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14766792	+ EDI: CITICORP.COM	Aug 14 2021 03:08:00	Citibank North America, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032
14766793	+ EDI: CITICORP.COM	Aug 14 2021 03:08:00	Citibank/Goodyear, Citicorp Credit Srvs/Centralized Bankrup, Po Box 790040, St. Louis, MO 63179-0040
14766794	+ EDI: COMCASTCBLCENT	Aug 14 2021 03:08:00	Comcast, PO Box 719, Toledo, OH 43697-0719
14766795	+ EDI: COMCASTCBLCENT	Aug 14 2021 03:08:00	Comcast Cable, PO Box 3005, Southeastern, PA 19398-3005
14779774	+ EDI: CCS.COM	Aug 14 2021 03:18:00	Credit Collection Services, Re: PNC Bank, 725Canton Street, Norwood, MA 02062-2679
14770370	EDI: DISCOVER.COM	Aug 14 2021 03:08:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14766799	+ EDI: DISCOVER.COM	Aug 14 2021 03:08:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
14806701	+ Email/Text: kburkley@bernsteinlaw.com	Aug 13 2021 23:13:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14766802	+ Email/Text: bknotice@ercbpo.com	Aug 13 2021 23:13:00	ERC/Enhanced Recovery Corp, Attn: Bankruptcy, 8014 Bayberry Rd, Jacksonville, FL 32256-7412
14766803	+ Email/Text: collectionbankruptcies.bancorp@53.com	Aug 13 2021 23:13:00	Fifth Third Bank, Attn: Bankruptch Department, 1830 E Paris Ave Se, Grand Rapids, MI 49546-8803
14766791	EDI: JPMORGANCHASE	Aug 14 2021 03:08:00	Chase Card Services, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850
14766806	+ Email/Text: PBNCNotifications@peritussservices.com	Aug 13 2021 23:13:00	Kohls/Capital One, Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043
14785775	+ EDI: MID8.COM	Aug 14 2021 03:18:00	MIDLAND FUNDING LLC, PO BOX 2011, Warren MI 48090-2011
14766809	Email/Text: NCI_bankonotify@ncirm.com	Aug 13 2021 23:13:00	Nationwide Credit , Inc., PO Box 10354, Des Moines, IA 50306-0354
14826098	Email/Text: Bankruptcy.Notices@pnc.com	Aug 13 2021 23:13:00	PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101
14766812	Email/Text: Bankruptcy.Notices@pnc.com	Aug 13 2021 23:13:00	Pnc Bank, PO Box 5570, Cleveland, OH 44101-0570
14766813	EDI: PRA.COM	Aug 14 2021 03:18:00	Portfolio Recovery, Po Box 41067, Norfolk, VA 23541
14778283	EDI: PRA.COM	Aug 14 2021 03:18:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541

District/off: 0315-2

User: dpas

Page 3 of 4

Date Rcvd: Aug 13, 2021

Form ID: 3180W

Total Noticed: 57

14768176	+ EDI: RECOVERYCORP.COM	Aug 14 2021 03:18:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14766816	+ Email/Text: bankruptcydepartment@tsico.com	Aug 13 2021 23:13:00	Transworld Sys Inc/51, RE: Heritage Valley Emergency Ph, Po Box 15618, Wilmington, DE 19850-5618
14802555	EDI: AIS.COM	Aug 14 2021 03:18:00	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
14766820	+ EDI: VERIZONCOMB.COM	Aug 14 2021 03:08:00	Verizon, Attn: Wireless Bankruptcy Admin, 500 Technology Dr Ste 500, Weldon Springs, MO 63304-2225

TOTAL: 30

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC Bank National Association
14766814		Sto-Rox School District
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court., PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828

TOTAL: 2 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 15, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 13, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PNC Bank National Association bnicholas@kmlawgroup.com
Bryan P. Keenan	on behalf of Debtor William Bonchak Jr. keenan662@gmail.com, melindap662@gmail.com; keenan.bryanp.r106644@notify.bestcase.com
Jeffrey R. Hunt	on behalf of Creditor County of Allegheny jhunt@grblaw.com cnoroski@grblaw.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Maria Miksich	on behalf of Creditor PNC Bank National Association mmiksich@kmlawgroup.com

District/off: 0315-2

User: dpas

Page 4 of 4

Date Rcvd: Aug 13, 2021

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Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com

Thomas Song

on behalf of Creditor PNC Bank National Association pawb@fedphe.com

Thomas Song

on behalf of Creditor PNC BANK N.A. pawb@fedphe.com

TOTAL: 10